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September 4, 2008

Via U.S. Mail

Ms. Kristen Frank
Travelers of New Jersey
P.O. Box 906
Cedar Knolls, New Jersey 07927

Re: Paradi, et al. v. Phillips
Date of Loss : 2/25/07
Your File No. : UVL 6238
Our File No. : MS R10106

Dear s. Frank:

Kindly accept the following as an additional demand on behalf of my client to settle the above-captioned matter. As you are aware, plaintiffs' attorney made the representation in Court before Magistrate Judge Francis on September 3, 2008, and again on September 4, 2008, that he is willing to accept the policy limits in exchange for a full release of all matters relating to this together with a hold harmless with regard to any medical bills and all liens related to this accident. Plaintiff would thereafter provide my client with a full Release.

Your repeated failures to settle this case within the policy limits can only be viewed as placing the interest of the insurer above the interests of their insured and are in bad faith. I look forward to receiving acknowledgment in the very near future that you have resolved this case with a full release to Mr. Phillips.

Very truly yours,

Barry, McTiernan & Wedinger

Richard W. Wedinger, Esq.

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cc:

Via fax: (212) 805-0206
and www.nysd.uscourts.gov
Honorable James C. Francis
United States District Court
For The Southern District of New York
Case No.: 07-3640

Via fax: (201) 653-3673
and U.S. Mail
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Your File No.: 6132-MVK
Attorney for Plaintiffs